

# Employee Benefits Guide

## DEPUTY SHERIFF EMPLOYEES



King County

Investing in  
YOU

## Welcome

At King County, we recognize the value of our people and offer a comprehensive benefits package designed to meet the diverse needs of our employees and support your health and well-being.

This guide contains information about your benefits choices, eligibility, and enrollment to help you select the benefits that will help you and your family stay healthy and productive.

The King County benefit package includes medical, dental, vision, pharmacy, life, and AD&D insurance, Flexible Spending Accounts, a retirement plan, and a deferred compensation plan.

Complete the enrollment forms included with this guide and return them to:

Sheriff's Office – Human Resources  
King County Courthouse KCC-SO-0100  
516 Third Avenue, W116  
Seattle WA 98104-2312

If you do not return your enrollment forms by the due date, your eligible family members may not be covered, and default coverage may be assigned.

For additional benefits information, use the Contacts and Resources listed at the end of this guide, or go to [kingcounty.gov/benefits](http://kingcounty.gov/benefits).

**Enrollment Forms Due:** Within 14 days of your start date



# Contents

<b>3</b>	Eligibility
<b>5</b>	Enrollment
<b>7</b>	Medical
<b>11</b>	Dental
<b>12</b>	Vision
<b>13</b>	Flexible Spending Accounts
<b>15</b>	Life and Disability
<b>17</b>	Retirement
<b>19</b>	Additional Benefits
<b>22</b>	Legal Notices
<b>23</b>	Contacts & Resources
<b>25</b>	Enrollment Forms

This guide is a condensed outline of our benefits, eligibility requirements, and enrollment procedures and is not a legal contract. Full details of the plans are provided in the plan documents that govern each plan and are posted at [kingcounty.gov/plan-details](http://kingcounty.gov/plan-details). King County, as plan administrator, has the sole discretionary authority to determine eligibility for benefits and the terms of the plans and reserves the right to amend or terminate benefit plans at any time in whole or in part, for any reason.

Revised: 07022020

# Benefit changes related to COVID-19

In addition to the benefits covered in this guide, the following benefit changes have been put into place to assist with issues related to COVID-19.

## COVID-19-related medical care 100% covered

COVID-19 testing and treatments is covered at 100% for King County employees and their family members enrolled in Kaiser (SmartCare) and Regence (KingCare and KingCare Select) medical plans. You will not have to pay copays, coinsurance, or deductibles for medical services and medications related to the diagnosis and treatment of COVID-19. This applies to care received through an office visit, emergency room, urgent care, hospital, telehealth, virtual care, or other facilities.

## Accessing care during the COVID-19 outbreak

To lessen the risk of exposure to COVID-19 and to help health care providers prioritize care for those who need it most, you can use your phone, smartphone, or computer to access health care. All King County employee medical plans have free options for telehealth or virtual visits, including the following.

- KingCare and KingCare Select (Regence) members can use [Doctor on Demand™](#). Download the Doctor on Demand app to your device and use your Regence member ID to register. In addition, many in-network providers now offer telehealth options.
- SmartCare (Kaiser) members can use [CareChat](#).

For details about the different ways you can access care, go to [KingCounty.gov/Benefits](https://kingcounty.gov/Benefits) and navigate to your medical plan page.

## Leaves related to the Families First Corona Response Act

For information on the different types of leave available, go to [KingCounty.gov/Benefits](https://kingcounty.gov/Benefits) and navigate to the [Taking Leave](#) page.

# Eligibility

As a King County Sheriff's Office employee who is a member of the King County Police Officers Guild (KCPOG) or the Puget Sound Police Managers Association (PSPMA), you are eligible to participate in the Deputy Sheriff Benefits Plan.

## Deputy Sheriff Benefits Plan

Under the Deputy Sheriff Benefits Plan, you receive King County-paid medical, dental, and vision coverage for you and the eligible family members you enroll, plus basic life and basic AD&D insurance for you. You also have the opportunity to enroll in optional supplemental life insurance for yourself.

## Eligible family members

Qualifying family members are eligible for coverage on the following King County benefit plans:

- Medical, dental, and vision

Eligible family members include:

- Your legal spouse or domestic partner. **Note:** Effective Jan. 1, 2021, King County will no longer offer employee benefits to unmarried partners and their children. The only exception is when a [state-registered domestic partnership](#) has been established.
- Your children, up to age 26, regardless of marital status or dependent status. “Children” includes stepchildren and all children legally placed in your home (e.g., adopted designated wards, foster children, children placed with you as their legal guardian).

**Note:** All King County-paid coverage—except medical—ends when your child reaches age 23. You may elect to continue dental, vision, life, and AD&D until your child reaches age 26 and pay the related premiums through payroll deduction.

If you do not enroll eligible family members now, you must wait until the next Open Enrollment period, unless you experience a Qualifying Life Event (see Enrollment section) or become eligible for a different benefit plan.

Upon the initial enrollment of any family member, you will be required to provide the following documentation to substantiate your family member:

- **Spouse/domestic partner:** Marriage certificate/Affidavit of Domestic partnership AND proof of shared obligation and responsibility.
- **Child:** Birth certificate, adoption/placement papers, or court documents establishing legal custody.

Tax implications for domestic partner health coverage: When you cover a domestic partner and/or your domestic partner’s children on your medical, dental, or vision plan, the IRS taxes you on the value of the coverage.

**If you and your spouse/domestic partner are both King County employees:**

- Dual coverage is not allowed. You may not cover each other on medical, dental, vision, supplemental life, and supplemental accidental death and dismemberment (AD&D) plans.
- You may both cover your children on your medical, dental, and vision plans; however, with coordination of benefits, there are limited extra benefits.
- You may waive medical coverage and be covered as a family member. You still retain access to your own dental and vision coverage and both parents may cover children on their dental and vision coverage. You receive an extra \$65 per month for opting out of medical coverage. See the **Waiving medical coverage** section for details.

# Enrollment

1. **Understand your choices.** Before enrolling, read this guide carefully and consider your choices. You can get additional information at [kingcounty.gov/benefits](http://kingcounty.gov/benefits). After your enrollment period ends, you will not be able to change your benefit elections until the next Open Enrollment period unless you experience a Qualifying Life Event (see additional information, below).
2. **Review your options with your family.** If other individuals will be affected by your elections, include them in the decision-making process.
3. **Complete the Benefit Enrollment Form included with this guide.** Be sure to include Social Security numbers, birth dates, and required documentation for eligible family members you plan to enroll.
4. **Return Enrollment forms to the Sheriff's Office – Human Resources.** If your enrollment forms are not received within 14 days, you will be assigned default medical, dental, vision, basic life, and basic AD&D coverage, however your eligible family members will not receive coverage.
5. **ID cards will be mailed.** You will receive your medical ID card within four to six weeks of submitting your enrollment forms. No cards are issued for dental or vision.

## When coverage begins

If all enrollment requirements are completed on time, coverage begins on the following dates:

- **New hire/rehire:** Your benefit coverage begins the first calendar day of the month following your hire date (the first day you report to work). However, if your hire date is the first calendar day of the month, your coverage begins the same day.
- **Open Enrollment:** The elections you make during annual Open Enrollment become effective Jan. 1.

## Changing your benefits during the year

IRS regulations limit when you can make changes to your benefits during the year. Once you've submitted your benefits elections, you cannot change your medical, dental, vision, or FSA elections outside the annual Open Enrollment period, which takes place each fall, unless you experience a Qualifying Life Event.

### Qualifying Life Events

If one of the following events occurs, you have 30 days from the date of the event to notify the Benefits team and request changes to your coverage.

- Getting married or divorced
- Establishing or ending a domestic partnership
- Becoming a parent (through birth, adoption, or legal custody)
- Losing existing health coverage

- Becoming disabled
- Retiring
- Leaving King County employment
- Death of a spouse/domestic partner or child

Your change in coverage must be consistent with your change in status. Change forms can be found on the Benefits website at [kingcounty.gov/benefits](http://kingcounty.gov/benefits) > Benefit enrollment and changes. Coverage changes due to a qualifying event, with the exception of adding a newborn to coverage, become effective on the first day of the month following the date of the qualifying event.

**You can make the following changes any time:**

- Discontinue family member coverage.
- Discontinue or reduce any insurance coverage that you pay the premiums for.
- Request continuation of coverage for a child past age 26, if all of the following are true:
  - The child is currently enrolled under your plans.
  - The child is incapacitated due to a developmental or physical disability.
  - The child is dependent on you for more than 50% of their support and maintenance.

# Medical

King County pays for medical coverage for you and your eligible family members.

King County offers the following medical plans to help you maintain your well-being through preventive care, access to an extensive network of providers, and affordable prescription medication.

- SmartCare Connect Gold administered by Kaiser Permanente
- Deputy Sheriff Gold Medical Plan (KingCare<sup>SM</sup>) administered by Regence BlueShield

Select a plan that will best serve you and your family, based on your medical and financial needs. Keep in mind, the option you choose will be in place for you and all covered family members for the remainder of the year, unless you have a Qualifying Life Event or become eligible for a different benefit plan as the result of a new work assignment.

## Compare plans

The Medical Plan Comparison chart at the end of this section summarizes the features and covered expenses of your medical plan options. Go to [kingcounty.gov/open-enrollment](https://kingcounty.gov/open-enrollment) for provider search tools and other medical plan information. For complete plan details, refer to the Plan Booklet or Summary of Benefits and Coverage for each plan, at [kingcounty.gov/plan-details](https://kingcounty.gov/plan-details).

## Waiving medical coverage

You may waive medical coverage and receive an additional \$65 in monthly pay, taxed as ordinary income. To waive medical coverage, you must have coverage through another employer's medical plan and submit a copy of the other medical plan's ID card with your enrollment form. When you waive medical coverage, it doesn't affect other health coverage—you and your covered family members continue to receive King County-paid dental and vision benefits. If you experience a Qualifying Life Event, you can opt back in by submitting the appropriate forms found on the Benefits website within 30 days of the event.

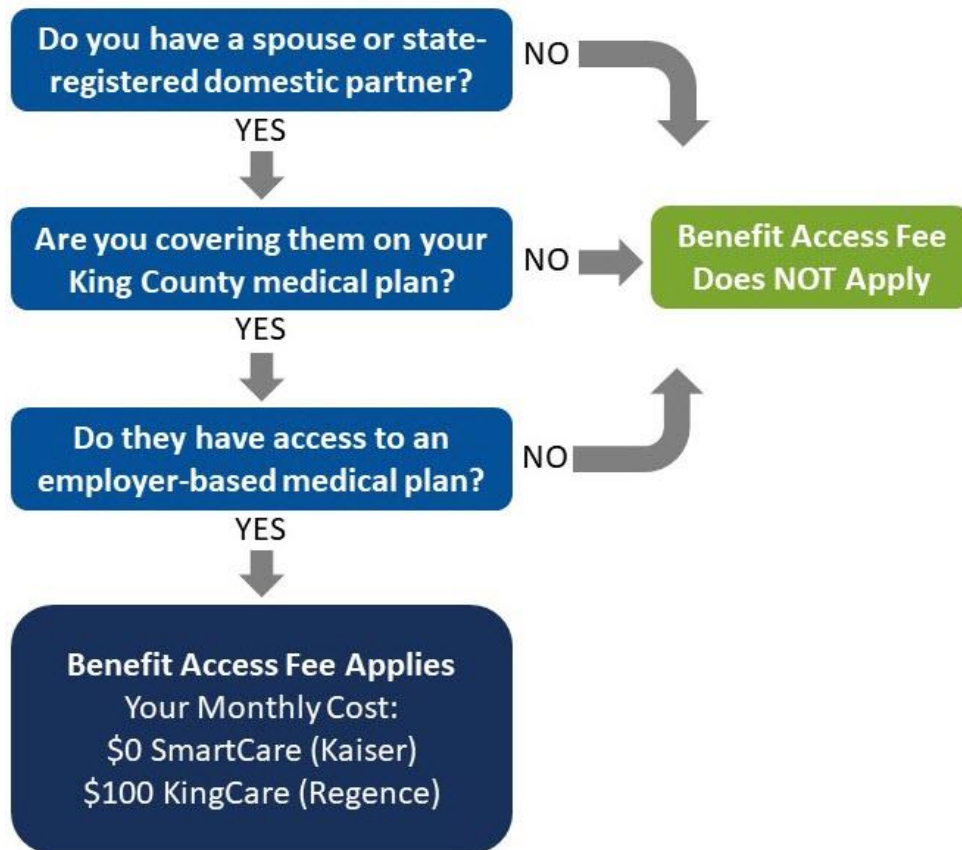
## Benefit Access Fees

When you cover a spouse/domestic partner who has access to medical coverage through an employer, and you choose the Deputy Sheriff Medical Plan (KingCare), you will pay a monthly Benefit Access Fee for your spouse/domestic partner's coverage. Please choose the appropriate option on the attached enrollment form.

A Benefit Access Fee is automatically applied each year for employees who cover a spouse/domestic partner on the Deputy Sheriff Plan.

Benefit Access Fees: Deputy Sheriff	
Medical Plan	Benefit Access Fee
SmartCare Connect (Kaiser)	\$0/month
Deputy Sheriff (KingCare) Plan (Regence)	\$100/month

If you qualify for an exemption to the Benefit Access Fee, you must state this on the enrollment form and **each year** during Open Enrollment. If you later qualify for an exemption, you may discontinue the Benefit Access Fee, however, any fees already deducted will not be reimbursed.





# 2020 Medical Plan Quick Comparison: Deputy Sheriff Employees

Plan Feature	SmartCare (Kaiser)	KingCare (Regence & CVS)
Provider Choice	A primary care provider coordinates care through the plan network. You may self-refer to many Kaiser specialists. No coverage for out-of-network care unless approved/referred.	You may choose any qualified provider, but your out-of-pocket costs are lowest when you use network providers.
Out-of-Area Coverage	Covered care is available at out-of-area Kaiser Permanente facilities—call Member Services to set up access. If outside the Kaiser area, urgent and emergency care is covered at any provider.	Same coverage as when home, through Regence and CVS Caremark® national provider networks.
Benefit Access Fee <sup>1</sup>	\$0	\$100 per month
Deductible <sup>2</sup>	Single \$0 Family \$0	In network: Single \$100, Family \$300 Non-network: Single \$300, Family \$900
Out-of-Pocket Limit <sup>3</sup>	Single \$1,000 Family \$2,000	In network: Single \$900, Family \$1,900 Non-network: Single \$1,900, Family \$4,100
Prescription Out-of-Pocket Limit	Single & Family \$0 Copays apply to out of pocket maximum	Single \$1,500 Family \$3,000
<b>Your cost—after deductible—using in-network providers<sup>4</sup></b>		
Emergency Room	\$100 copay	15% after \$200 copay
Hospital–Inpatient	\$200 copay	In network: 15%, Non-network: 35%
Labs, X-ray, Tests	0%	In network: 15%, Non-network: 35%
Mental Health	Outpatient: \$20 copay, Inpatient: \$200 copay	In network: 15%, Non-network: 35%
Office Visits	\$20 copay	In network: 10%, Non-network:
Prescription Drugs (retail 30-day supply)	Generic: \$10 copay Preferred brand: \$20 copay Non-preferred brand: \$30 copay	Generic: \$7 copay Preferred brand: \$30 copay Non-preferred brand: \$60 copay
Urgent Care	\$20 copay	In network: 15%, Non-network: 35%

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**DISCLAIMER:** This chart should be used as a general guide only. For specific plan details, refer to the governing documents at [KingCounty.gov/Plan-Details](https://kingcounty.gov/Plan-Details).

1. **Benefit Access Fee:** The cost to add a spouse/state-registered domestic partner who has access to medical coverage through an employer.
2. **Deductible:** The amount you pay per year before the plan begins to pay.
3. **Out-of-pocket limit:** The most you could pay per year for your share of the costs of covered services, including the deductible, copays, and coinsurance.
4. All services must be medically necessary. See plan guide for details, limits, restrictions, and preauthorization requirements.

Benefits, Payroll & Retirement Operations 206-684-1556 [KC.Benefits@KingCounty.gov](mailto:KC.Benefits@KingCounty.gov)



## Prescription drug coverage

All medical plans include a prescription drug benefit. Prescription drug benefits under the Deputy Sheriff Plan are administered by CVS Caremark, Inc. Kaiser Permanente manages the SmartCare Connect prescription drug benefits.

## Common medical insurance terms

**Premium:** The amount you pay for insurance. In most cases, King County pays all or a portion of the premium.

**Copayment (copay):** The fixed amount you pay for health care services or prescription drugs.

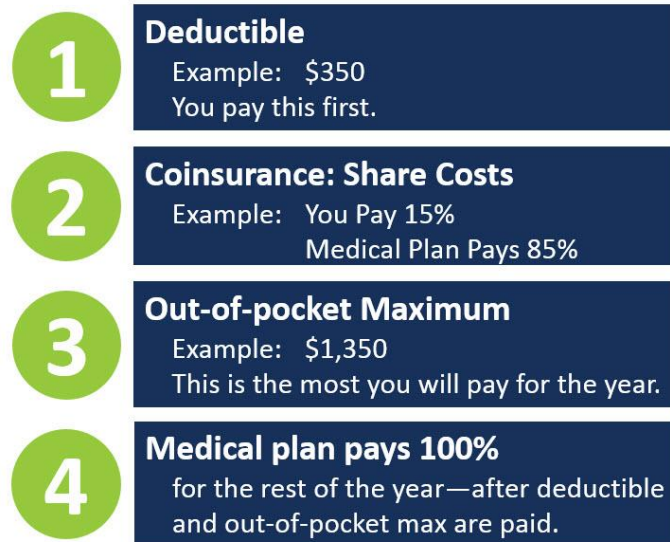
**Deductible:** The amount you pay before your insurance begins covering certain services, such as hospitalization or outpatient surgery.

**Coinsurance:** The amount you pay, as a percentage of the cost of your allowed services, after you reach the deductible until you reach the plan's out-of-pocket maximum.

**Allowable amount:** The dollar amount typically considered payment in full by an insurance company and an associated network of health care providers.

**Out-of-pocket maximum:** The most you pay per plan year for health care expenses, including prescription drugs. Once this limit is met, the plan pays 100% for the remainder of the plan year.

## Annual medical costs example



## ID cards

If you choose the Deputy Sheriff Plan, you receive a medical ID card from Regence BlueShield and a prescription ID card from CVS Caremark. With SmartCare Connect, you receive one ID card for both medical and prescription services from Kaiser Permanente.

# Dental

Taking care of your oral health is an investment in your overall health. Regular dental visits help keep your smile in top shape and allows your dentist to watch for developments that may point to other health issues, including whether or not you may be at risk for chronic disease.

King County pays for dental coverage for you and your eligible family members. You can also enroll adult children, ages 23 to 26, and pay a monthly premium (see enrollment form).

The dental plan is provided by Delta Dental of Washington and encourages regular preventive care, helps you maintain healthy teeth and gums, and helps you pay for a broad range of other dental services. Most dentists in Washington participate in a Delta Dental network and the chart below shows what you will pay when you see a network dentist.

Your dental benefit plan increases what it pays for most services through an incentive program. As long as you see a dentist at least once per year for a covered service, your benefit level increases each year until you reach the highest incentive level.

Delta Dental Plan Feature (In Network)	Member Pays
Annual Deductible	\$25
Annual Maximum Benefit	\$2,500 per person
Diagnostic & Preventive Services (exams, cleanings, fluoride, x-rays, sealants)	0 – 30%
Restorative Services (fillings, posterior composite fillings, endodontics, periodontics, oral surgery)	0 – 30%
Major Services (dentures, partials, bridges, onlays)	30%
Crowns	15 – 30%
Orthodontia (lifetime max \$2,500/person)	50%
TMJ Procedures (lifetime max \$2,500/person)	50%

Delta Dental does not use ID cards. For detailed plan information, go to [kingcounty.gov/plan-details](https://kingcounty.gov/plan-details).

# Vision

Eye health is an indicator of overall health. Regular eye exams can detect diseases such as glaucoma, diabetes, and blindness. King County offers a comprehensive vision benefit provided by Vision Service Plan (VSP) that makes it easy for you to get the eye care you need.

King County pays for vision coverage for you and your eligible family members. You can also enroll adult children, ages 23 to 26, and pay a monthly premium (see enrollment form).

You may use any eye care provider you want, but if you see a VSP provider, your out-of-pocket expenses are generally lower and the provider automatically files your claim. Kaiser Permanente provides routine vision exams under its medical plan, but none of the other vision benefits, such as frames, lenses, and contacts.

VSP Plan Feature (In Network)	Member Pays
Eye Exam (every 12 months)	\$10 copay
Lenses: Single, Bifocal, Trifocal (every 12 months)	\$0
Frames (every 24 months)	\$130 allowance + 20% off balance
Contact Lenses (every 12 months in lieu of glasses)	\$130 allowance
Contact Lens Exam (fitting and evaluation)	Up to \$60 copay

For detailed plan information, go to [kingcounty.gov/plan-details](https://kingcounty.gov/plan-details).

# Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to set aside money directly from your paycheck before taxes are taken out to pay for eligible expenses and lower your taxable income. You can use that tax-free money to pay for eligible out-of-pocket health care and dependent day care expenses.

Health Care and Dependent Day Care FSAs are separate. The money you allocate for one cannot be used for the other, and you cannot transfer money between accounts.

You can only elect an FSA when first eligible, unless you experience a Qualifying Life Event. You must enroll in a new FSA each year during Open Enrollment.

King County FSAs are administered by Navia Benefit Solutions: 425-452-3500 or [naviabenefits.com](https://naviabenefits.com).

## FSA example:

	Without FSA	With FSA
Annual Income	\$40,000	\$40,000
Unreimbursed Expenses	(\$2,000)	\$--
Annual FSA Contribution	\$--	(\$2,000)
Taxable Salary	\$40,000	\$38,000
Tax Deduction (est. 18%)	(\$7,200)	(\$6,840)
Net Take-home Pay	\$30,800	\$31,160
<b>ANNUAL SAVINGS</b>	<b>\$0</b>	<b>\$360</b>

## Health Care FSA

- Estimate your out-of-pocket expenses for the upcoming plan year. The amount you elect will be deducted evenly out of each paycheck on a pre-tax basis and put into your Health Care FSA. You have access to your full election amount right away.
- The Health Care FSA is subject to the “Use-It or Lose-It” rule. If you do not use all of your annual election within the plan year, the remaining funds are not refundable to you. The carryover feature allows you to roll over up to \$500 into the next plan year.
- Check out Navia’s [eligible expense list](#) to help estimate your out-of-pocket expenses.
- Contribute between \$300 and \$2,700 per year.
- Use those pre-tax dollars to pay for eligible medical, dental, and vision expenses, such as copays, coinsurance, deductibles, medical supplies and equipment, mental health and substance abuse treatment, orthodontia, eyeglasses, and contact lenses for you and your eligible family members.

- After you enroll, you receive a health care debit card from Navia that is preloaded with your election amount. You can use your card to pay for eligible health care expenses. You can also use Navia's online claim submission tool, the cell phone app, or a paper claim form to get reimbursed.

## Dependent Day Care FSA

- Estimate your out-of-pocket expenses for the plan year. The amount you elect will be deducted evenly out of each paycheck on a pre-tax basis and put into your Dependent Day Care FSA.
- Check out Navia's [eligible expense list](#) to help estimate your out-of-pocket expenses.
- Contribute between \$300 and \$5,000 per family per year (\$2,500 if you are married and filing taxes separately).
- Use those pre-tax dollars to pay for eligible dependent care expenses for your child under age 13, your disabled spouse, or your dependent parent while you and your spouse work. This includes things such as before and after school care, day care, preschool, day camps, and elder care. You can be reimbursed only up to the amount in your account at the time you request reimbursement.
- The Dependent Day Care FSA does not offer a carryover feature.
- For reimbursement, use Navia's online claim submission tool, the cell phone app, or a paper claim form.

## Enroll in an FSA

You can enroll in an FSA using the Benefit Enrollment Form included in this guide. For more information about Flexible Spending Accounts, go to [kingcounty.gov/fsa](http://kingcounty.gov/fsa).



# Life and Disability

Life and disability insurance are very important to those who depend on you for financial security. Survivor benefits provide financial assistance in your absence.

King County provides employees with basic life and basic accidental death and dismemberment (AD&D) insurance. These benefits are paid for by King County and enrollment is automatic. You may also opt to purchase additional life insurance coverage. A welcome kit, including beneficiary information, is mailed to new enrollees by the insurance provider.

## Basic life insurance

King County provides financial protection to your beneficiaries in the event of your death with group term-life insurance. If you die for any reason, your beneficiaries receive a lump sum equal to your base annual salary, rounded to the next highest \$1,000, up to a maximum of \$200,000.

In addition, King County provides basic life insurance to the eligible dependents you enroll. If your spouse/domestic partner or child (from birth to 26 years of age) dies, you receive \$1,000.

## Supplemental life insurance

If you'd like additional protection, you can purchase supplemental life insurance for yourself. Coverage is equal to your base annual salary, rounded up to the next highest \$1,000, minus \$6,000, up to a maximum of \$400,000. Premiums are paid through post-tax payroll deductions.

You can purchase supplemental life insurance only when you first become eligible for coverage, unless you have a Qualifying Life Event. You can discontinue supplemental life insurance at any time.

If you die, your beneficiaries receive the supplemental amount in addition to your King County-paid basic life benefit.

### Monthly costs for supplemental life insurance coverage

Supplemental Life Rate: Deputy Sheriffs	
The monthly rate is \$.243 per \$1,000 in coverage.	
<b>Example:</b> If your base annual salary is \$50,000, you're eligible to purchase \$44,000 (\$50,000 - \$6,000) of supplemental life insurance. Here is how to determine your monthly cost.	
Determine Base Annual Salary (up to 400,000):	\$50,000
Subtract value of Basic Life Insurance:	-\$6,000
Value of Supplemental Life Benefit:	\$44,000
Monthly rate for Supplemental Life:	\$0.243
Multiply rate by value (per \$1,000 in coverage):	\$0.243 x 44
<b>Monthly cost of Supplemental Life Insurance:</b>	<b>\$10.69</b>

## Basic AD&D insurance

King County provides basic AD&D insurance. If you die or suffer a specified dismemberment, paralysis, or other loss within one year of a covered accident, AD&D insurance offers financial protection.

If you die in a covered accident, your beneficiaries receive a lump sum equal to your base annual salary, rounded to the next highest \$1,000, up to a maximum of \$200,000. For dismemberment, paralysis, and other covered losses, beneficiaries receive an amount determined by the type of loss.

## Long-term disability insurance

**For members of the Puget Sound Police Managers Association (PSPMA) Majors and Captains (AA1 & AA2) unions only:** King County provides long-term disability (LTD) insurance. LTD provides income protection by replacing a percentage of your pay if you become disabled. If an injury or illness prevents you from performing the material duties of your occupation for more than 90 days and you suffer an earning loss of at least 20%, LTD combines with other disability income to replace 60% of your pre-disability earnings, up to a maximum of \$7,200 per month.



# Retirement

King County offers eligible employees several opportunities to save for the future, including a pension through the Washington State Department of Retirement Systems, and employee-funded tax-advantaged savings plans.

## Washington State Department of Retirement System plan

Commissioned Deputy Sheriff employees are eligible to participate in the Law Enforcement Officers' and Firefighters' Plan 2 (LEOFF 2) offered through the Washington State Department of Retirement Systems (DRS).

Your HR representative will provide enrollment forms during orientation.

### LEOFF Plan 2

- Offers a guaranteed lifetime monthly benefit after 60 months of service.
- Your monthly benefit is based on your earned service credits and compensation while a LEOFF Plan 2 member.  
Calculation:  $2\% \times \text{Service Credit Years} \times \text{Final Average Salary}$
- You, King County, and the state each contribute a percentage of your salary and the amount periodically fluctuates.
- You are eligible to retire with a full benefit at age 53 if you have at least five years of service credit.

For more information, please refer to the LEOFF Plan 2 Handbook found at [drs.wa.gov](https://drs.wa.gov).

## Deferred Compensation Plan

The King County 457(b) Deferred Compensation Plan is a voluntary supplemental retirement savings program that offers all benefits-eligible employees a convenient way to build your savings for the future while enjoying tax breaks.

The plan allows you to contribute a portion of your pay, up to IRS limits, to a variety of investment options from T. Rowe Price, the plan administrator. You can contribute either:

- **Before taxes are deducted:** Reduces your taxable pay now, providing an immediate tax advantage. You pay taxes upon withdrawal, ideally at retirement when your tax liability is less.
- **After taxes are deducted (Roth):** You pay taxes now, allowing you to withdraw your contributions and any earnings tax-free when you retire.

When you retire from King County, you may withdraw your money in a lump sum, installment payments, or as an annuity payment. If you leave King County employment, you can leave your money in the plan or withdraw all or a portion of it.

Benefits-eligible employees can enroll any time. It may take up to 60 days after enrollment to process the first payroll deduction.

To learn more, attend an education session:

[kingcounty.gov/~media/employees/benefits/documents/deferred-comp/deferred-comp-education](http://kingcounty.gov/~media/employees/benefits/documents/deferred-comp/deferred-comp-education)

For plan details, tools, and resources, contact:

T. Rowe Price  
888-457-5770 (711 TTY)  
[rps.troweprice.com/kingcounty](http://rps.troweprice.com/kingcounty)

# Additional Benefits

## Health

### Wellness program: *Balanced You*

Balanced You is an employee health and well-being program designed to meet the whole-health needs of King County's diverse workforce. Inspired by employees, Balanced You will equip you to live healthy and safe, know and use your benefits, and find balance in life and work. King County cares about your health, well-being, and safety. It's part of our commitment to Investing in YOU. For more information, go to [KingCounty.gov/BalancedYou](http://KingCounty.gov/BalancedYou), email: [BalancedYou@kingcounty.gov](mailto:BalancedYou@kingcounty.gov), or call 206-263-9626.

### Activity centers

King County maintains activity centers in several work sites for employees to use free of charge on their own time. These spaces are for moderate-level physical activity, and many include cardio machines, strength training equipment, mats, bike storage, and showers. For information about each activity center, its location, equipment and amenities, go to [kingcounty.gov/audience/employees/balanced-you/healthy-safe/activity-centers.aspx](http://kingcounty.gov/audience/employees/balanced-you/healthy-safe/activity-centers.aspx). For other questions, contact [Activity.Center@kingcounty.gov](mailto:Activity.Center@kingcounty.gov).

## Community

### Employee Giving Program

Through the County's Employee Giving Program, employees may give to nonprofit organizations through payroll deduction. You can pledge online during the Annual Giving Drive in the fall, or you can contact the program any time for a paper pledge form.

For more information, go to [kingcounty.gov/giving](http://kingcounty.gov/giving) or call 206-263-9405.

## Transportation

### Employee Transportation Program

The Employee Transportation Program provides the following transportation benefits:

- Home Free Guarantee: If you walk, bike or take the bus, rail, streetcar, or carpool to work and you need to get home because of an unexpected emergency, King County provides a free way for you to get home.
- Up to \$65/month fare subsidy on vanpools operated by Metro Transit, Community Transit, Kitsap Transit and Pierce Transit
- \$20/month incentives (REI or Union 76 gift cards) for carpooling, biking or walking to work if you work outside downtown Seattle
- Passes for passenger fare on auto ferries, purchased through pre-tax payroll deduction.

For commute assistance or more information, go to [kingcounty.gov/ETP](http://kingcounty.gov/ETP) or contact Employee Transportation at 206-477-5800 or [ETP@kingcounty.gov](mailto:ETP@kingcounty.gov).

## Credit unions

Credit unions are nonprofit financial cooperatives that provide cost advantages, such as lower loan rates, over traditional banks. As a King County employee, you and members of your family are eligible for membership in the credit unions listed below. Employees may request their paychecks to be automatically deposited in a credit union account.

Harborstone Credit Union:	800-523-3641	<a href="http://harborstone.com">harborstone.com</a>
Qualstar Credit Union:	800-848-0018	<a href="http://qualstarcu.com">qualstarcu.com</a>

## Employee discounts

Many businesses and organizations offer discounts to King County employees, including those for entertainment, food, travel, gym memberships, higher education, home, garden, automotive, insurance, and electronics. For additional information, go to [kingcounty.gov/audience/employees/pay-benefits/employee-discounts/available-discounts.aspx](http://kingcounty.gov/audience/employees/pay-benefits/employee-discounts/available-discounts.aspx).

## Work and family

### Employee Assistance Program

All King County employees can access the Employee Assistance Program (EAP), which offers free and confidential assistance in resolving workplace concerns. Through consultation and one-on-one counseling, the EAP can help you with:

- Stress due to work issues
- Conflicts with coworkers or supervisors
- Coaching and consulting
- Other work-related issues.

For more information, call 206-477-0632 or 206-477-0631, Monday–Friday, 8 a.m.–5 p.m., or go to [kingcounty.gov/audience/employees/safety-claims/ML-EAP/EAP.aspx](http://kingcounty.gov/audience/employees/safety-claims/ML-EAP/EAP.aspx).

### Making Life Easier program

The Making Life Easier program offers free and confidential personal counseling services to benefit-eligible employees 24 hours a day, seven days a week. These services are also available to your dependent family members (whether at home or away) and anyone living in your household:

- Up to eight personal counseling sessions with a professional counselor for issues ranging from family relationships to substance abuse
- Legal consultation
- Financial consultation

- Consultation and referrals for child, adult, and elder care

For more information, call 888-874-7290, 24 hours a day, seven days a week, or go to [kingcounty.gov/audience/employees/safety-claims/MLE-EAP/EAP.aspx](http://kingcounty.gov/audience/employees/safety-claims/MLE-EAP/EAP.aspx).

## King County Home Ownership Program

The King County Home Ownership Program, administered by HomeStreet Bank, is designed to meet the individual needs of county employees. If you are a first-time home buyer, a seasoned buyer/seller or anyone in between, you can benefit from using this cost-saving program:

- Free home-buying classes and Individual consultation
- Flexible loan qualifying standards and expedited loan processing
- Reduced loan fees (including no-fee loan approval and reduced closing costs)
- Extended hours of service

For more information, call 888-425-6990 or visit [homestreet.com/kingco](http://homestreet.com/kingco).

## Training and career development

### Professional training

For learning and development opportunities, go to [kingcounty.gov/audience/employees/learning-development](http://kingcounty.gov/audience/employees/learning-development). In addition, talk to your supervisor about training offered within your department.

### Safety training

Safety and Claims offers safety training including first aid, CPR, and defensive driving. For more information, call 206-296-7340 or go to [kingcounty.gov/audience/employees/safety-claims/safety-at-work/safety-training-classes.aspx](http://kingcounty.gov/audience/employees/safety-claims/safety-at-work/safety-training-classes.aspx).

### Employment opportunities

With more than 14,000 employees, King County offers a variety of employment opportunities. Most job positions are open to the general public, but some are exclusive and open only to current employees. Visit [kingcounty.gov/audience/employees/careers](http://kingcounty.gov/audience/employees/careers) for more information.

## Other benefits

Additional benefits may be available through your guild. For additional information, please contact your King County Sheriff's Office HR representative.

# Legal Notices

If you participate or enroll in King County benefits, you are entitled to several documents and legal notices, summarized below. For complete notices, go to [kingcounty.gov/required-benefits-notice](http://kingcounty.gov/required-benefits-notice).

Notice	Description
Health Insurance Marketplace Options	Provides information about the Health Insurance Marketplace to help you evaluate options for you and your family.
Summary of Benefits and Coverage and Uniform Glossary	Refers to the short summary of each plan's benefits and coverage, and glossary provided at <a href="http://kingcounty.gov/plan-details">kingcounty.gov/plan-details</a> .
Patient Protection Disclosure	Discloses your right to designate a primary care provider, or pediatrician for a child, and obtain obstetrical or gynecological care without prior authorization or referral.
Notice of Grandfathered Status	Discloses which plans are considered "grandfathered" under the Affordable Care Act.
Children's Health Insurance Program	Provides information about possible premium assistance under Medicaid or the Children's Health Insurance Program.
Your Prescription Drug Coverage and Medicare	Describes Medicare's prescription drug plan options and whether King County's prescription drug coverage is creditable.
Continuation of Coverage under COBRA	Explains your right to purchase a temporary extension of group health coverage when coverage is lost due to a qualifying event.
HIPAA Privacy Notice	Describes how medical information about you may be used and disclosed and how you can access this information.
Summary Plan Description	A Summary Plan Description (benefits Booklet or Plan Document) describing important benefit features, rights, and obligations is provided for each plan at <a href="http://kingcounty.gov/plan-details">kingcounty.gov/plan-details</a> .
Women's Health and Cancer Rights Act	Summary of mandated benefits for mastectomy-related treatment and services, and how to obtain benefit details.
Newborns' Act Disclosure	Describes important protections for mothers and newborn children regarding the length of the hospital stay following childbirth.
HIPAA Special Enrollment Notice	Describes your rights to enroll mid-year in a group health plan if you lose other coverage or experience certain life events and make the request within 30 days.
FMLA Notice	Summarizes your rights under the Family and Medical Leave Act, including leave entitlements, benefits and protections, eligibility, requesting leave, and employer responsibilities.

# Contacts & Resources

## Benefits Eligibility, Enrollment & Questions

Benefits, Payroll and Retirement Operations      206-684-1556      Web: [kingcounty.gov/benefits](http://kingcounty.gov/benefits)  
E-mail: [kc.benefits@kingcounty.gov](mailto:kc.benefits@kingcounty.gov)      Fax: 206-296-7700  
Chinook Building CNK-ES-0230, 401 Fifth Ave., Seattle WA 98104

## Deferred Compensation Plan

King County Deferred Compensation Plan      206-263-9250      E-mail: [kcdeferredcomp@kingcounty.gov](mailto:kcdeferredcomp@kingcounty.gov)  
T. Rowe Price      888-457-5770      Web: [rps.troweprice.com/kingcounty](http://rps.troweprice.com/kingcounty)

## Dental

Delta Dental of Washington      866-229-4102      Web: [deltadentalwa.com](http://deltadentalwa.com)  
E-mail: [cservice@deltadentalwa.com](mailto:cservice@deltadentalwa.com)  
Policy #0285-00000

## Flexible Spending Accounts (FSAs)

Navia Benefit Solutions      425-452-3500      Web: [naviabenefits.com/participants](http://naviabenefits.com/participants)  
Email: [customerservice@naviabenefits.com](mailto:customerservice@naviabenefits.com)

## Life and Disability (AD&D) Insurance

Minnesota Life Insurance Company      866-293-6047      Web: [securian.com](http://securian.com)  
A subsidiary of Securian Financial Group      Policy #34457 (Life) and #34458 (AD&D)

## Medical

Kaiser Permanente (SmartCare Connect)      888-901-4636      Web: [kp.org](http://kp.org)  
E-mail: [info@ghc.org](mailto:info@ghc.org)  
Policy #0481600

Regence BlueShield (Deputy Sheriff Plan)      800-376-7926      Web: [regence.com](http://regence.com)  
E-mail: [regence.com/secure-email](mailto:regence.com/secure-email)  
Policy #10017241-0016

## Prescriptions

Kaiser Permanente (SmartCare Connect)      800-245-7979      Web: [kp.org](http://kp.org)

Regence BlueShield Plans –CVS Caremark      844-380-8838      Web: [caremark.com/wps/portal](http://caremark.com/wps/portal)  
Policy #0385

## Retirement

Washington State Department of Retirement Systems      800-547-6657      Web: [drs.wa.gov](http://drs.wa.gov)  
E-mail: [recep@drs.wa.gov](mailto:recep@drs.wa.gov)

## Vision

Vision Service Plan      800-877-7195      Web: [vsp.com](http://vsp.com)  
Policy #12-029826-2012





# 2020 Benefits Enrollment Form

## DEPUTY SHERIFF EMPLOYEES



King County

Instructions: Complete, sign, date, and return within 14 days to:

Sheriff's Office – Human Resources  
King County Courthouse KCC-SO-0100  
516 Third Ave., Room W-116  
Seattle, WA 98104-2312

Last \_\_\_\_\_ First \_\_\_\_\_ MI \_\_\_\_\_ Birthdate \_\_\_\_\_

Employee ID \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

### 1. Medical Plan

a) **Choose your coverage:** You must elect a medical plan for yourself to cover family members. If declining coverage, you must provide proof of other coverage.

☐ Decline ☐ Employee only ☐ Employee +spouse/DP ☐ Employee + children ☐ Family

b) **Choose your plan:**

☐ Smart Care Connect (Kaiser) ☐ Deputy Sheriff Medical Plan (Regence)

c) **Benefit Access Fee:** If you cover a spouse/domestic partner (DP) on your medical plan, and you choose the Deputy Sheriff (KingCare) plan, you pay a monthly fee. If you qualify for an exemption, you must state this below and each year during Open Enrollment. Fees are non-refundable. **Select one option only:**

1) I choose the following monthly Benefit Access Fee to cover my spouse/DP on my Deputy Sheriff Plan:

☐ Deputy Sheriff Plan (Regence) \$100/month

2) I qualify for the following **exemption** to the Benefit Access Fee:

- ☐ Declining medical coverage, do not have a spouse/DP, or not covering my spouse/DP.
- ☐ I elect the SmartCare (Kaiser) medical plan, which does not have a Benefit Access Fee.
- ☐ My spouse/DP is a King County benefits-eligible employee.
- ☐ My spouse/DP does not have access to medical coverage through an employer.

### 2. Dental Plan and Vision Plan

Employees automatically receive dental and vision coverage. Select coverage for eligible family members below:

**Dental** ☐ Spouse/DP ☐ Children ☐ Family

**Vision** ☐ Spouse/DP ☐ Children ☐ Family

### 3. Flexible Spending Accounts

Health Care FSA: ☐ Decline ☐ Enroll—Annual election: \$ \_\_\_\_\_ (min: \$300, max: \$2,700)

Dependent Care FSA: ☐ Decline ☐ Enroll—Annual election: \$ \_\_\_\_\_ (min: \$300, max: \$5,000 per household)

#### 4. Supplemental Life Insurance

Supplemental Life Insurance is in addition to the Basic Life Insurance King County provides you and your eligible dependents. Employee coverage:

- ☐ Decline      ☐ 1 x Annual Salary (minus \$6,000)

#### 5. AD&D Insurance

AD&D Insurance is automatically provided to employees by King County. No election is required.

#### 6. Enroll Eligible Family Members

a) Spouse, biological/step child, domestic partner, domestic partner child, adopted child, legal ward

Relation	Full Legal Name	Social Security #	Birthdate	Gender	Office Use Only Verified/Date
					<input type="checkbox"/> _____
					<input type="checkbox"/> _____
					<input type="checkbox"/> _____
					<input type="checkbox"/> _____

b) Is your spouse/DP a King County employee?    ☐ Yes    ☐ No

c) **Adult Children:** You may enroll adult children, ages 23 to 26. Medical is provided at no cost, however, you pay a monthly premium for dental (\$45.80) and vision (\$6.71) to add one or more adult children.

Coverage	Adult Child's Full Legal Name	Social Security #	Birthdate	Gender	Office Use Only Verified/Date
<input type="checkbox"/> Dental <input type="checkbox"/> Vision					<input type="checkbox"/> _____
<input type="checkbox"/> Dental <input type="checkbox"/> Vision					<input type="checkbox"/> _____

d) **Required Documentation:** Attach a copy of the following documents to enroll family members.

- Spouse/DP: Marriage certificate/Affidavit of Domestic Partnership AND proof of shared obligation and responsibility—examples include joint mortgage or residential lease, joint bank account, or liability, such as a credit card or car lease
- Child: Birth certificate, adoption/placement papers, or court documents establishing legal custody

#### 7. Acknowledgement and Authorization

I have read and understood the employee guide. The information I have provided on this form is accurate and complete. I authorize King County to make any necessary payroll deductions for my elected benefits. I understand that willful falsification of information on this form may lead to disciplinary action, up to and including discharge from employment. I understand the Benefit Access Fee applies automatically each year. If I'm adding a domestic partner or their child(ren), I understand deductions based on the taxable value of their benefits will be deducted from my paycheck retroactive to the coverage start date. I understand it is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Office use only	Date received	Processed by	Audited by	Date effective
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Revised: 03032020

# Affidavit of Domestic Partnership



King County

For most union groups and non-represented employees, King County benefits are offered to domestic partners only when they are state-registered. For employees in the following union groups, King County continues to offer employee benefits to non-state-registered domestic partners and their children, **through Dec. 31, 2020**. Effective Jan. 1, 2021, benefits will only be offered when a [state-registered domestic partnership](#) has been established.

- King County Police Officers Guild (KCPOG)—King County Sheriff's Office (KCSO)
- Puget Sound Police Managers Association (PSPMA)—Captains & Majors (KCSO)
- Technical Employees Association (TEA)—Transit Division

When enrolling a domestic partner in King County benefit plans, employees in these groups must complete this form and **have it notarized on page 2**. Required documentation must be included to enroll a domestic partner.

## Check all applicable boxes and provide the date, as needed

- ☐ I certify that my domestic partner, named below, and I are not registered and/or are not eligible to register with the Washington State Office of the Secretary of State.
- ☐ This form is for record purposes only, I do not wish to add my domestic partner to my medical plan at this time.
- ☐ I certify that my domestic partner, named below, and I formed a domestic partnership on the following date:

\_\_\_\_\_, and I attest that all of the following statements are true and correct:

- We are both 18 years of age or older and mentally competent to consent to contract
- We have a close personal relationship, are responsible for each other's common welfare.
- We share the same regular and permanent residence and are jointly responsible for basic living expenses.
- We are not married to, or in a domestic partnership with, anyone else.
- We are not related by blood closer than would bar marriage in the State of Washington.

## Required documentation

Please include copies of the following documents:

- ☐ **Proof of shared obligation and responsibility:** A joint mortgage, residential lease, joint bank account, or liability, such as a credit card or car lease. Document must include company logo, mailing date, names of both domestic partners, and mailing address. Personal information, such as account numbers and balances can be redacted.

To add a domestic partner who lost benefit coverage in the past 30 days, you must **also** include the following:

- ☐ **Proof of Loss of Other Coverage:** Certificate of creditable coverage or letter from employer or prior health plan.

## Acknowledgement and Authorization

I, the employee, agree to notify Benefits, Payroll and Retirement Operations within 30 days of any change of circumstances attested to in this affidavit using the Discontinue Dependent Coverage form. I understand that falsification of information on this affidavit may lead to disciplinary action up to and including discharge from employment.

We, the employee and domestic partner, understand this information will be held confidential and subject to disclosure only upon express written authorization or if otherwise required by law. We understand this Affidavit is not equivalent to a State of Washington registered domestic partnership certificate. We understand a civil action may be brought against us for any losses, including reasonable attorney fees, incurred due to false statements in this Affidavit. We certify under penalty of perjury, under the laws of the State of Washington, the foregoing is true and accurate.

Employee Name Printed	Employee ID
Employee Signature	Date
Domestic Partner Name Printed	
Domestic Partner Signature	Date

## Notary Acknowledgment

### State of Washington

County of \_\_\_\_\_

I certify that I know or have satisfactory evidence that \_\_\_\_\_ (name of person) is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

\_\_\_\_\_

Date

\_\_\_\_\_

Seal or stamp

\_\_\_\_\_

Notary Signature

\_\_\_\_\_

Notary Title

Office use only	Date received	Processed by	Audited by	Date effective
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Revised: 07022020